

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Masalskis, Zydrunas		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0955		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 1025 Courtland Drive Buffalo Grove, IL <div style="text-align: right; font-size: small;">ZIP Code 60089</div>		Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; font-size: small;">ZIP Code</div>
County of Residence or of the Principal Place of Business: Lake		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): 924 S. Thurlow Hinsdale, IL <div style="text-align: right; font-size: small;">ZIP Code 60521</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <div style="display: flex; justify-content: space-between; font-size: small;"> <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000 </div>		
Estimated Assets <div style="display: flex; justify-content: space-between; font-size: small;"> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion </div>		
Estimated Liabilities <div style="display: flex; justify-content: space-between; font-size: small;"> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion </div>		

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Masalskis, Zydrunas

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X

Signature of Attorney for Debtor(s)

(Date)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):
Masalskis, Zydrunas

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Zydrunas Masalskis
Signature of Debtor **Zydrunas Masalskis**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 19, 2009

Date

Signature of Attorney*

X /s/ Alexey Y. Kaplan (Kaplan Law Offices, P.C.)
Signature of Attorney for Debtor(s)

Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494
Printed Name of Attorney for Debtor(s)

Kaplan Law Offices, P.C.
Firm Name
4043 Dempster
Skokie, IL 60076

Address

Email: ayk@ameritech.net

847-676-8600 Fax: 847-676-8601
Telephone Number

August 19, 2009
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X _____
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court
Northern District of Illinois**

In re Zydrunas Masalskis

Debtor(s)

Case No.

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Zydrunas Masalskis
Zydrunas Masalskis

Date: August 19, 2009

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Northern District of Illinois

In re **Zydrunas Masalskis**,
Debtor

Case No. _____

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	1,455,000.00		
B - Personal Property	Yes	4	5,450.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		1,260,710.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	38		1,738,266.44	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,575.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,825.00
Total Number of Sheets of ALL Schedules		52			
Total Assets			1,460,450.00		
Total Liabilities				2,998,976.44	

United States Bankruptcy Court
Northern District of Illinois

In re **Zydrunas Masalskis**,
Debtor

Case No. _____

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6A (Official Form 6A) (12/07)

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence/Townhouse: 1025 Courtland Drive Buffalo Grove, Illinois 60089	Fee simple	-	155,000.00	230,000.00
Investment/Single Family Spec House: 924 S. Thurlow Hinsdale, Illinois 60521	Fee simple	-	1,300,000.00	1,030,710.00

Sub-Total > **1,455,000.00** (Total of this page)

Total > **1,455,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on hand	-	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Personal checking account at Bank of America	-	500.00
		Personal checking account at Fifth Third Bank	-	100.00
		Personal checking account at Harris Bank	-	50.00
		Business checking account at Bank of America in name of New Baltija, Inc.	-	500.00
		Business checking account at National City Bank in name of New Baltija, Inc.	-	200.00
		Business checking account at National City Bank in name of NB Auto, Inc.	-	200.00
		Business checking account at Fifth Third Bank in name of New Baltija, Inc.	-	100.00
		Business checking account at Fifth Third Bank in name of NB Auto, Inc.	-	100.00
		Business checking account at Washington Mutual/JP Morgan Chase in name of New Baltija, Inc.	-	100.00
		Business checking account at Washington Mutual/JP Morgan Chase in name of NB Auto, Inc.	-	100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		General and ordinary household goods and furnishings	-	500.00

Sub-Total > **2,550.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Necessary wearing apparel	-	300.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance with Pekin Insurnace	-	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% shareholder of New Baltija, Inc. 100% shareholder of NB Auto, Inc.	-	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

Sub-Total > **300.00**
(Total of this page)

Sheet **1** of **3** continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Zydrunas Masalskis**, Debtor Case No. _____

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		Body shop license	-	100.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Volvo Truck with 1,400,000 miles in name of New Baltija, Inc.	-	2,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
Sub-Total >				2,600.00
(Total of this page)				

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00**
(Total of this page)
Total > **5,450.00**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Residence/Townhouse: 1025 Courtland Drive Buffalo Grove, Illinois 60089	735 ILCS 5/12-901	15,000.00	155,000.00
Cash on Hand			
Cash on hand	735 ILCS 5/12-1001(b)	100.00	100.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Personal checking account at Bank of America	735 ILCS 5/12-1001(b)	500.00	500.00
Personal checking account at Fifth Third Bank	735 ILCS 5/12-1001(b)	100.00	100.00
Personal checking account at Harris Bank	735 ILCS 5/12-1001(b)	50.00	50.00
Business checking account at Bank of America in name of New Baltija, Inc.	735 ILCS 5/12-1001(b)	500.00	500.00
Business checking account at National City Bank in name of New Baltija, Inc.	735 ILCS 5/12-1001(b)	200.00	200.00
Business checking account at National City Bank in name of NB Auto, Inc.	735 ILCS 5/12-1001(b)	200.00	200.00
Business checking account at Fifth Third Bank in name of New Baltija, Inc.	735 ILCS 5/12-1001(b)	100.00	100.00
Business checking account at Fifth Third Bank in name of NB Auto, Inc.	735 ILCS 5/12-1001(b)	100.00	100.00
Business checking account at Washington Mutual/JP Morgan Chase in name of New Baltija, Inc.	735 ILCS 5/12-1001(b)	100.00	100.00
Business checking account at Washington Mutual/JP Morgan Chase in name of NB Auto, Inc.	735 ILCS 5/12-1001(b)	100.00	100.00
Household Goods and Furnishings			
General and ordinary household goods and furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
Wearing Apparel			
Necessary wearing apparel	735 ILCS 5/12-1001(a)	300.00	300.00
Interests in Insurance Policies			
Term life insurance with Pekin Insurnace	215 ILCS 5/238	0.00	0.00
Stock and Interests in Businesses			
100% shareholder of New Baltija, Inc.	735 ILCS 5/12-1001(b)	0.00	0.00
100% shareholder of NB Auto, Inc.			

1 continuation sheets attached to Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (12/07) -- Cont.

In re Zydrunas Masalskis,
Debtor

Case No. _____

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Licenses, Franchises, and Other General Intangibles</u>			
Body shop license	735 ILCS 5/12-1001(b)	100.00	100.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
1998 Volvo Truck with 1,400,000 miles in name of New Baltija, Inc.	735 ILCS 5/12-1001(c)	2,400.00	2,500.00

B6D (Official Form 6D) (12/07)

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 85895			Opened 7/06/05					
Creditor #: 1 5th 3rd Bk 38 Fountain Sq Pl Cincinnati, OH 45202		-	Mortgage (HELOC) Residence/Townhouse: 1025 Courtland Drive Buffalo Grove, Illinois 60089		X		36,124.00	36,124.00
			Value \$ 155,000.00					
Account No. 992354			Opened 6/22/05					
Creditor #: 2 Charter One 1 Citizens Dr Riverside, RI 02915		-	Mortgage (HELOC) Residence/Townhouse: 1025 Courtland Drive Buffalo Grove, Illinois 60089		X		32,517.00	32,517.00
			Value \$ 155,000.00					
Account No. 271051			Opened 7/09/05					
Creditor #: 3 Citibankna 1000 Technology Dr O Fallon, MO 63368		-	Mortgage (HELOC) Residence/Townhouse: 1025 Courtland Drive Buffalo Grove, Illinois 60089		X		22,715.00	6,359.00
			Value \$ 155,000.00					
Account No. 4585926180			Opened 3/09/07					
Creditor #: 4 Natl City Po Box 94982 Cleveland, OH 44101		-	Mortgage (HELOC) Investment/Single Family Spec House: 924 S. Thurlow Hinsdale, Illinois 60521		X		110,710.00	0.00
			Value \$ 1,300,000.00					
Subtotal (Total of this page)							202,066.00	75,000.00

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 4330005380832 // 09-CH-2928 Creditor #: 5 Ntl City Mtg 3232 Newark Dr Miamisburg, OH 45342		-	Opened 8/08/08 Mortgage Investment/Single Family Spec House: 924 S. Thurlow Hinsdale, Illinois 60521 Value \$ 1,300,000.00		X		920,000.00	0.00
Account No. Representing: Ntl City Mtg			Heaver Scott Beyers & Mihlar, LLC 60 West Randolph, Ste. 200 Chicago, IL 60601 Value \$					
Account No. Representing: Ntl City Mtg			Heavner Scott Beyers & Mihlar, LLC 111 E. Main St., Ste. 200 Decatur, IL 62523 Value \$					
Account No. 7843990505 Creditor #: 6 Taylor Bean 101 Ne 2nd Street Ocala, FL 34470		-	Opened 5/31/05 Mortgage Residence/Townhouse: 1025 Courtland Drive Buffalo Grove, Illinois 60089 Value \$ 155,000.00		X		138,644.00	0.00
Account No. 			 Value \$					
Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)		1,058,644.00	0.00	
(Report on Summary of Schedules)				Total		1,260,710.00	75,000.00	

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6F (Official Form 6F) (12/07)

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 603459070027 Creditor #: 1 Abt Tv/Gemb Po Box 981439 El Paso, TX 79998		-	Opened 12/02/02 Credit account.		X		9,786.00
Account No. Creditor #: 2 Adkins Transport Attn: Ronnie Adkins 10 Hillside Way Dresden, ME 04342		-	Corporate debt in name of N.B. Auto Inc., personally guaranteed by debtor.				500.00
Account No. 01200134009706 Creditor #: 3 ADT Security Services Inc. PO Box 371967 Pittsburgh, PA 15250-7967		-	03/07/2009 Corporate debt in name of New Baltija, Inc., personally guaranteed by debtor.				106.47
Account No. 5584-1800-1430-5455 Creditor #: 4 Advanta Bk Welsh And McKean R Horsham, PA 19044		-	Opened 7/09/07 Business credit account, personally guaranteed by debtor.		X		11,901.00
Subtotal (Total of this page)							22,293.47

37 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Trn Ref # 20081105-00002097 Creditor #: 5 Agata Stanislavovna Matseykanyets Ul. Artileriyskaya 28 G. Lida Belarus			11/05/08 Corporate debt in name of N. B. Auto, Inc., personally guaranteed by debtor. - [2005 Toyota Rav-4]				11,465.00
Account No. Trn ref #: 20081113-00001159 Creditor #: 6 Aliaksandr Boniushka Victorovich 40-43 Yakubova Str. Minsk Belarus			11/13/08 Corporate debt in name of N.B. Auto, Inc., personally guaranteed by debtor. - [2005 Honda CR-V]				13,873.00
Account No. Trn Ref # 20081128-00004529 Creditor #: 7 Aliaksei Papok Nikalaevich 6-106 Gintovta Str. Minsk Belarus			11/28/08 Corporate debt in name of N.B. Auto, Inc. , personally guaranteed by debtor. - [2003 Dodge Caravan]				4,025.00
Account No. 7084583240688 / 50805794 Creditor #: 8 Alliant Law Group, P.C. c/o AT&T PO Box 468569 Atlanta, GA 31146			Corporate debt in name of New Baltija, Inc., personally guaranteed by debtor. -				202.43
Account No. Representing: Alliant Law Group, P.C.			Alliant Law Group, P.C. 2860 Zanker Road, Suite 105 San Jose, CA 95134				
Sheet no. <u>1</u> of <u>37</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 29,565.43

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Creditor #: 9 American President Lines c/o Teller, Levit, & Silvertrust, P 11 East Adams St. Chicago, IL 60603	-		09/21/06 Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.		X		108,506.00
Account No. Representing: American President Lines			Andrejus Presniakovas Baltic Auto Shipping, Inc. 16189 New Ave. Lemont, IL 60439				
Account No. 98102839 / 478350 Creditor #: 10 American President Lines Attn: Rebecca Ruiz 116 Inverness Drive East Ste. 400 Englewood, CO 80112	-		07/27/06 Corporate debt in name of New Baltija, Inc., personally guaranteed by debtor.				1,900.00
Account No. Creditor #: 11 American President Lines c/o Stephen D. Burton & Assoc., PC 5450 E. Fifth St. Tucson, AZ 85711	-		Debt for New Baltija, personally guaranteed by debtor.		X		86,604.00
Account No. Trn Ref #: 20081218-00001201 Creditor #: 12 Andrei Vladimirovich Kazhemiaka 16-4 Parkovaia Str. D. Stankovo Obl Minskaya Dzerzhinski R-N Belarus	-		12/18/08 Corporate debt in name of N. B. Auto Inc., personally guaranteed by debtor. [2005 Dodge Durango]				13,455.00
Sheet no. 2 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							210,465.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 232010427540		-	Prior to 12/08 Utility Company				1,801.13
Creditor #: 13 AT&T Po Box 6428 Carol Stream, IL 60197-6428							
Account No.			AT&T 5020 Ash Grove Road Springfield, IL 62711				
Representing: AT&T							
Account No. 70845844067245		-	05/13/09 Corporate debt in name of N.B. Auto, Inc., personally guaranteed by debtor.				114.51
Creditor #: 14 AT&T P.O. Box 8100 Aurora, IL 60507							
Account No. 70845832406884		-	04/14/09 Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				124.77
Creditor #: 15 AT&T P.O. Box 8100 Aurora, IL 60507							
Account No. 70845832406900		-	05/13/2009 Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				517.06
Creditor #: 16 AT&T P.O. Box 8100 Aurora, IL 60507							
Sheet no. <u>3</u> of <u>37</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			2,557.47

B6F (Official Form 6F) (12/07) - Cont.

In re Zydrunas Masalskis, Debtor Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. 842732427 Creditor #: 17 Audi Financial Services PO Box 17497 Baltimore, MD 21297-1497		-	Repossessed leased vehicle; amount reflects possible deficiency.		X		42,456.00	
Account No. 101106 Creditor #: 18 Authentic Business Systems, Inc. 9217 Gulfstream Frankfort, IL 60423		-	01/08/09 Corporate debt in name of N.B. Auto, Inc. , personally guaranteed by debtor.				68.15	
Account No. 4339-9300-1795-1098 Creditor #: 19 Bank of America Business Card PO Box 15710 Wilmington, DE 19886		-	Revolving Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				33,293.50	
Account No. Representing: Bank of America			Bank of America Customer Correspondence PO Box 15184 Wilmington, DE 19850					
Account No. Representing: Bank of America			Bank of America PO Box 53101 Phoenix, AZ 85072					
Sheet no. <u>4</u> of <u>37</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	75,817.65

B6F (Official Form 6F) (12/07) - Cont.

In re Zydrunas Masalskis, Debtor Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 291002090966		-	Personal checking and savings account.				Unknown
Creditor #: 20 Bank of America PO Box 650071 Dallas, TX 75265-0071							
Account No. 291002090979		-	Personal checking and savings account.				Unknown
Creditor #: 21 Bank of America PO Box 650071 Dallas, TX 75265-0071							
Account No. 5268-3501-7908-7981		-	Revolving Credit account.				442.01
Creditor #: 22 Best Buy/Reward Zone Program Master PO Box 17051 Baltimore, MD 21297							
Account No.			Best Buy/Reward Zone Program Master PO Box 80045 Salinas, CA 93912				
Representing: Best Buy/Reward Zone Program Master							
Account No. 8788		-	Opened 2/24/07 Credit account.		X		6,078.61
Creditor #: 23 Bk Of Amer 4060 Ogletown/Stam Newark, DE 19713							
Sheet no. 5 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 6,520.62

B6F (Official Form 6F) (12/07) - Cont.

In re Zydrunas Masalskis, Debtor Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Bk Of Amer		Bank of America PO Box 15726 Wilmington, DE 19886-5726				
Account No. Representing: Bk Of Amer		Bank of America PO Box 15026 Wilmington, DE 19850				
Account No. 74923014677599 Creditor #: 24 Bk Of Amer P.O. Box 15027 Wilmington, DE 19850		Revolving Corporate debt in name of New Baltija Inc., personally guaranteed by debtor. -				20,199.52
Account No. Representing: Bk Of Amer		Bank of America PO Box 15019 Wilmington, DE 19886-5019				
Account No. 210068088721 Creditor #: 25 Bloomingdale's Insider P.O. Box 183083 Columbus, OH 43218		Prior 12/08 Credit account -				1,684.92
Sheet no. <u>6</u> of <u>37</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 21,884.44

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			Bloomington's Insider Customer Service P.O. Box 8118 Mason, OH 45040				
Representing: Bloomington's Insider							
Account No.			Bloomington's Insider Credit Bureau Dispute Verification P.O. Box 8218 Mason, OH 45040				
Representing: Bloomington's Insider							
Account No.			Bloomington's Insider Collection Services 9111 Duke Boulevard Mason, OH 45040				
Representing: Bloomington's Insider							
Account No. 6594			Corporate debt in name of N.B. Auto, Inc., personally guaranteed by debtor.				600.00
Creditor #: 26 Buckeye Transcor, Inc. Attn: Chris & Bill VanSchoyck PO Box 193 Columbus Grove, OH 45830		-					
Account No.			Buckeye Transcor, Inc. 211 E. Sycamore St. PO Box 193 Columbus Grove, OH 45830				
Representing: Buckeye Transcor, Inc.							
Sheet no. <u>7</u> of <u>37</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			600.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4115-0724-9202-8538 Creditor #: 27 Capital One PO Box 71083 Charlotte, NC 28272		-	Revolving Credit account.				1,371.37
Account No. 4115-0724-9202-8538 Creditor #: 28 Capital One, N.A. P.O. Box 6492 Carol Stream, IL 60197		-	Revolving Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				470.85
Account No. Creditor #: 29 CDA Trans. Corp. Attn: Adem Cesir 5137 N. Nottingham Chicago, IL 60656		-	Corporate debt in name of N.B. Auto Inc., personally guaranteed by debtor.				1,200.00
Account No. N/A Creditor #: 30 CEDA 208 South LaSalle, Ste. 1900 Chicago, IL 60604		-	04/17/2009 Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				200,000.00
Account No. nbauto Creditor #: 31 CentralDispatch.com 3525 Del Mar Heights Rd. #212 San Diego, CA 92130		-	05/01/09 Corporate debt in N.B. Auto Inc., personally guaranteed by debtor.				147.00
Sheet no. 8 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							203,189.22

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 800-00009923549841 Creditor #: 32 Charter One P.O. Box 42002 Providence, RI 02940-2002		-	Prior to 12/08 Credit account				32,402.33
Account No. Representing: Charter One			Charter One Consumer Loan Servicing P.O Box 42002 Providence, RI 02940-2002				
Account No. 549092953021 Creditor #: 33 Chase 800 Brooksedge Blv Westerville, OH 43081		-	Opened 7/01/03 Credit account.		X		10,108.00
Account No. 540979260078 Creditor #: 34 Chase Bank One Card Serv Westerville, OH 43081		-	Opened 10/30/01 Credit account.		X		8,484.00
Account No. 5490-9295-3021-4101 Creditor #: 35 Chase c/o Cardmember Services PO Box 15153 Wilmington, DE 19886		-	Prior to 12/08 Credit account				9,361.87
Sheet no. 9 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 60,356.20

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Chase		Chase (Inquiries) P.O. Box 15298 Wilmington, DE 19850				
Account No. 4185-8134-6205-5570 Creditor #: 36 Chase c/o Cardmember Services PO Box 15153 Wilmington, DE 19886	-	Revolving Corporate debt in name of N.B. Auto, Inc., personally guaranteed by debtor.				12,959.67
Account No. Representing: Chase		Chase (Inquiries) Cardmember Services PO Box 15298 Wilmington, DE 19850-5298				
Account No. 5409-7926-0078-4514 Creditor #: 37 Chase c/o Cardmember Services PO Box 15153 Wilmington, DE 19886	-	Prior to 12/08 Credit account				7,875.37
Account No. Representing: Chase		Chase Cardmember Services PO Box 15298 Wilmington, DE 19850-5298				
Sheet no. 10 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						20,835.04

B6F (Official Form 6F) (12/07) - Cont.

In re Zydrunas Masalskis, Debtor Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4312-2810-0207-1166 Creditor #: 38 Chase Cardmember Service PO Box 15298 Wilmington, DE 19850-5298	-	Prior to 12/08 Corporate debt in name of N.B. Auto Inc., personally guaranteed by debtor.				8,047.69
Account No. Representing: Chase		Chase c/o Cardmember Services PO Box 15153 Wilmington, DE 19886				
Account No. N/A Creditor #: 39 Chopp Commercial Properties, LLC 9100 West Plainfield Road Brookfield, IL 60513	-	Opened 07/01/05 Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				32,000.00
Account No. Representing: Chopp Commercial Properties, LLC		Mako Properties 7742 W. 61st Place Summit Argo, IL 60501				
Account No. 2710518552 Creditor #: 40 CitiBank, N.A. PO Box 209012 Brooklyn, NY 11220-9012	-	Prior to 12/08 Credit account				22,915.50
Sheet no. <u>11</u> of <u>37</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 62,963.19

B6F (Official Form 6F) (12/07) - Cont.

In re Zydrunas Masalskis, Debtor Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 2255137 / 13202777 Creditor #: 41 Collection Bureau of America c/o DS Waters of North America PO Box 5013 Hayward, CA 94540-5013	-		Corporate debt in name of New Baltija, Inc., personally guaranteed by debtor.				96.32
Account No. Representing: Collection Bureau of America			CBA PO Box 5013 Hayward, CA 94540-5013				
Account No. 2373142040 Creditor #: 42 ComEd PO Box 6111 Carol Stream, IL 60197	-		Revolving Corporate debt in name of N.B. Auto, Inc., personally guaranteed by debtor.				985.76
Account No. 05034521398 Creditor #: 43 Credit Collection Services c/o Founders Insurance Two Wells Ave., Dept 9134 Newton Center, MA 02459	-		05/26/09 Corporate debt in name of N.B. Auto, Inc., personally guaranteed by debtor.				181.70
Account No. Representing: Credit Collection Services			CCS P.O. Box 9134 Needham Heights, MA 02494				
Sheet no. <u>12</u> of <u>37</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 1,263.78

B6F (Official Form 6F) (12/07) - Cont.

In re Zydrunas Masalskis, Debtor Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 05 0345 21398 / GAIL000252 Creditor #: 44 Credit Collection Services Two Wells Ave., Dept 9134 Newton, MA 02459		-	06/29/09 Corporate debt in name of N.B. Auto Inc., personally guaranteed by debtor.				181.70
Account No. Representing: Credit Collection Services			C.C.S. P.O. Box 55126 Boston, MA 02205-5126				
Account No. 09 0041 76823 / 2373142040 Creditor #: 45 Credit Collection Services c/o Commonwealth Edison 2 Wells Aven. DEPT: 773 Newton, MA 02459		-	Corporate debt in name of N.B. Auto, Inc., personally guaranteed by debtor.				1,000.95
Account No. Representing: Credit Collection Services			CCS PO Box 55126 Boston, MA 02205-5126				
Account No. Creditor #: 46 DAK Transport Attn: Andy Skladanowski 9335 W. Peninsula Ct. Monee, IL 60452		-	Corporate debt in name of N.B. Auto Inc., personally guaranteed by debtor.				500.00
Sheet no. <u>13</u> of <u>37</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 1,682.65

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 5462-8300-6100-6045		-	Prior to 12/08 Credit account				5,383.82
Creditor #: 47 Direct Merchants Bank PO Box 17313 Baltimore, MD 21297-1313							
Account No.			Direct Merchants Bank PO Box 5250 Carol Stream, IL 60197-9641				
Representing: Direct Merchants Bank							
Account No. 4706		-	Revolving Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				9,013.08
Creditor #: 48 Discover PO Box 6103 Carol Stream, IL 60197-6103							
Account No.			Discover Business Card PO Box 15316 Wilmington, DE 19850				
Representing: Discover							
Account No. 601120896421		-	Opened 6/22/03 Credit account.		X		13,998.00
Creditor #: 49 Discover Fin Pob 15316 Wilmington, DE 19850							
Sheet no. <u>14</u> of <u>37</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			28,394.90

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 601139855765		-	Opened 5/08/07 Credit account.		X		9,013.00
Creditor #: 50 Discover Fin Pob 15316 Wilmington, DE 19850							
Account No. 210068088		-	Opened 2/29/04 Credit account.		X		1,685.00
Creditor #: 51 Dsnb Bloom 9111 Duke Blvd Mason, OH 45040							
Account No. 437270166		-	Opened 6/01/03 Credit account.		X		109.00
Creditor #: 52 Dsnb Macys 9111 Duke Blvd Mason, OH 45040							
Account No. Trn Ref #: 20081215-00004770		-	12/15/08 Corporate debt in name of N.B. Auto, Inc., personally guaranteed by debtor. [2006 Mazda 5]				8,450.00
Creditor #: 53 Dzmitry Zubovich G. Bobruysk UL. Belarus							
Account No. 4730440		-	Revolving Credit account.				9,786.00
Creditor #: 54 Encore Receivable Management, Inc. 400 N. Rogers Rd. PO Box 3330 Olathe, KS 66063-3333							
Sheet no. 15 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			29,043.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Encore Receivable Management, Inc.		ABT TV P.O. Box 960061 Orlando, FL 32896				
Account No. 310484601 Creditor #: 55 FeEx Corporation Revenue Recovery Department Po Box 94515 Palatine, IL 60094-4515	-	04/09/2009-05/07/2009 Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				218.88
Account No. 7034 Creditor #: 56 Fia Csna 4060 Ogletown/Stam Newark, DE 19713	-	Opened 8/18/08 Credit account.		X		4,998.00
Account No. 00858950181 Creditor #: 57 Fifth Third Bank 5050 Kingsley Dr Cincinnati, OH 45263	-	Prior to 12/08 Credit account				35,874.79
Account No. 8325 Creditor #: 58 Financial Recovery Services, Inc. c/o Chase PO Box 385908 Minneapolis, MN 55438-5908	-	Revolving Corporate debt in name of N.B. Auto, Inc., personally guaranteed by debtor.				7,030.36
Sheet no. 16 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						48,122.03

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			JP Morgan Chase Bank, N.A. Fraud Recovery Investigations PO Box 710988 Columbus, OH 43271				
Representing: Financial Recovery Services, Inc.							
Account No. 00510023542-21494			03/13/09 Corporate debt in name of New Baltija, Inc., personally guaranteed by debtor.				884.55
Creditor #: 59 First Midwest Bank Payment Processing P.O. Box 9003 Gurnee, IL 60031		-					
Account No. GAIL000252			Corporate debt in name of N.B. Auto Inc. and New Baltijac Inc., personally guaranteed by debtor.				5,228.70
Creditor #: 60 Founders Insurance Company 1645 E. Birchwood Ave. Des Plaines, IL 60018		-					
Account No. 6034590700275388			Prior to 12/08 Credit account				9,167.91
Creditor #: 61 GE Money Bank P.O. Box 981127 El Paso, TX 79998-1127		-					
Account No.			GE Money Bank (Billing Inquiries) P.O. Box 981438 El Paso, TX 79998-1438				
Representing: GE Money Bank							
Sheet no. 17 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)		15,281.16	

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: GE Money Bank		GE Money Bank (Mail Payment) PO Box 960061 Orlando, FL 32896-0061				
Account No. Creditor #: 62 Gorgasal Trucking LLC Attn: Ruslan Khukhua 11822 E. Fair Ave. Greenwood Village, CO 80111	-	Corporate debt in name of N.B. Auto Inc., personally guaranteed by debtor.				400.00
Account No. Trn Ref #: 20090116-00001001 Creditor #: 63 Hanna Ignatievna Kashkan Tristenets Uzdenskiy R-N Minsk Belarus	-	01/16/09 Corporate debt in name of N.B. Auto, Inc., personally guaranteed by debtor. [2007 Infinity G35]				8,865.00
Account No. Trn Ref # 20081209-00000948 Creditor #: 64 Hanna Kurpeshka 87-101 Oktyabrskaya Soligorsk Belarus	-	12/09/08 Corporate debt in name of N.B. Auto Inc., personally guaranteed by debtor.				28,575.00
Account No. 4801877257 Creditor #: 65 Harris N.A. P.O. Box 94033 Palatine, IL 60094-4033	-	Prior to 12/08 Overdraft protection to bank.		X		1,983.35
Sheet no. 18 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						39,823.35

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Harris Bank c/o Billing Department Serv. Dept. D P.O.Box 5043 Rolling Meadows, IL 60008				
Representing: Harris N.A.							
Account No. 22551373840261			Prior to 12/08 Corporate debt in name of New Baltija, Inc. personally guaranteed by debtor.				96.74
Creditor #: 66 Hinckley Springs c/o DS Waters of America, Inc. PO BOX 660579 Dallas, TX 75266-0579	-						
Account No. 22551373840261			02/15/2009 Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				96.74
Creditor #: 67 Hinckley Springs c/o DS Waters of America, Inc. PO BOX 660579 Dallas, TX 75266-0579	-						
Account No. 22551373840261			06/01/09 Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				80.74
Creditor #: 68 Hinckley Springs PO BOX 660579 Dallas, TX 75266-0579	-						
Account No. 546283006100			Opened 2/17/04 Credit account.				6,124.00
Creditor #: 69 Hsbc Bank Po Box 5253 Carol Stream, IL 60197	-				X		
Sheet no. 19 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			6,398.22

B6F (Official Form 6F) (12/07) - Cont.

In re Zydrunas Masalskis, Debtor Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 659878568		-	Prior to 12/08 Credit account				56.46
Creditor #: 70 I.C. Systems, Inc. 444 Highway 96 East PO Box 64887 Saint Paul, MN 55164							
Account No.			I.C. Systems, Inc. P.O. Box 64138 Saint Paul, MN 55164-0138				
Representing: I.C. Systems, Inc.							
Account No. 8239		-	12/15/2008 Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				425.00
Creditor #: 71 IBG, Inc. P.O. Box 1120 Barbourville, KY 40906							
Account No. 0501		-	01/14/2009 Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				225.00
Creditor #: 72 IBG, Inc. P.O. Box 1120 Barbourville, KY 40906							
Account No. Buyer # 61559		-	03/18/09 Corporate debt in name of N.B. Auto, Inc., personally guaranteed by debtor.				33,587.00
Creditor #: 73 Insurance Auto Auctions Two Westbrook Center Suite 500 Westchester, IL 60154							
Subtotal (Total of this page)							34,293.46

Sheet no. 20 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

B6F (Official Form 6F) (12/07) - Cont.

In re Zydrunas Masalskis, Debtor Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.		-	Corporate debt in name of N.B. Auto Inc., personally guaranteed by debtor.				500.00
Creditor #: 74 Jacobs Transportation Inc. Attn: Orfida Flores 3720 W. Fullerton Chicago, IL 60647							
Account No. 43727016652 20		-	Revolving Credit account.				108.50
Creditor #: 75 Macy's 111 Boulder Industrial Drive Bridgeton, MO 63044							
Account No.			Macy's PO Box 183084 Columbus, OH 43218-3084				
Representing: Macy's							
Account No.			Macy's PO Box 689195 Des Moines, IA 50368-9195				
Representing: Macy's							
Account No.			Macy's P.O. Box 689195 Des Moines, IA 50368				
Representing: Macy's							
Sheet no. 21 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			608.50

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. N/A			04/02/09 Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				3,330.00
Creditor #: 76 Maslovsky & Associates, LTD. c/o Ala Moverer 555 Skokie Blvd., Ste. 500 Northbrook, IL 60062	-						
Account No. 4264-5200-1185-7034			Prior to 12/08 Credit Account				4,998.97
Creditor #: 77 Merril Lynch FIA Card Services P.O. Box 15026 Wilmington, DE 19850	-						
Account No.			FIA Card Services P.O. Box 15019 Wilmington, DE 19886				
Representing: Merril Lynch							
Account No. Invoice # 12305			10/09/2007 Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				4,150.00
Creditor #: 78 Mile Trucking, Inc. 9036 W. 91st Place Hickory Hills, IL 60457	-						
Account No. 5189400			12/23/08 Corporate debt in name of N.B. Auto, Inc., personally guaranteed by debtor.				100.00
Creditor #: 79 Mpls Auto Auction Manheim Minneapolis 8001 Jefferson Hwy, PO Box 408 Maple Grove, MN 55369	-						
Sheet no. <u>22</u> of <u>37</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			12,578.97

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 5189400 Creditor #: 80 Mpls Auto Auction Manheim Orlando 11801 West Colonial Drive Ocoee, FL 34761		-	5/14/09 Corporate debt in name of N.B. Auto Inc., personally guaranteed by debtor.				200.00
Account No. 207-L-013689 Creditor #: 81 Mr. Robert Williams c/o Faklis & Tallis 35 E. Wacker Drive, Ste. 2250 Chicago, IL 60601		-	Corporate debt in name of N.B. Auto, Inc., personally guaranteed by debtor.; Breach of Contract law suit.		X		Unknown
Account No. Representing: Mr. Robert Williams			Andreou & Casson, Ltd. 661 West Lake Street Suite 2 North Chicago, IL 60661				
Account No. Trn Ref #: 20081114-00001352 Creditor #: 82 Natalia Borisovna Tsimoshchanka 4-2-3 Koltsova Str. Minsk Belarus		-	11/14/08 Corporate debt in name of N.B. Auto Inc., personally guaranteed by debtor. [2006 Mercedes-Benz ML350]				27,249.00
Account No. 4436-0370-3125-0754 Creditor #: 83 National City PO Box 856176 Louisville, KY 40285-6176		-	Revolving Corporate debt in name of N.B. Auto, Inc., personally guaranteed by debtor				10,482.22
Sheet no. 23 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 37,931.22

B6F (Official Form 6F) (12/07) - Cont.

In re Zydrunas Masalskis, Debtor Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			National City PO Box 2349 Kalamazoo, MI 49003-2349				
Representing: National City							
Account No. 4857-0583-3209-0418			Revolving Corporate debt in name of N.B. Inc., persoanlly guaranteed by debtor.				25,152.12
Creditor #: 84 National City PO Box 4068 Kalamazoo, MI 49003		-					
Account No.			National City P.O. Box 856176 KY 40284				
Representing: National City							
Account No. 4857-0583-3209-0392			Revolving Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				48,181.19
Creditor #: 85 National City PO Box 4068 Kalamazoo, MI 49003		-					
Account No.			National City Customer Service PO Box 3038 K-A16-1J Kalamazoo, MI 49003				
Representing: National City							
Sheet no. 24 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			73,333.31

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					
Account No. Representing: National City		National City PO Box 856176 Louisville, KY 40285-6176					
Account No. Representing: National City		National City PO Box 2349 Kalamazoo, MI 49003-2349					
Account No. 01-420-4585926180 Creditor #: 86 National City Bank P.O. Box 5570, Loc 7107 Cleveland, OH 44101-0570	-	Prior to 12/08 Loan account				110,710.10	
Account No. Representing: National City Bank		National City Regular Monthly Payments P.O. Box 856153 Louisville, KY 40285					
Account No. 795507 Creditor #: 87 Nicor Gas 1844 Ferry Road Naperville, IL 60563	-	Opened 8/23/08 Utility Company		X		47.00	
Sheet no. 25 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	110,757.10

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 09660477333 Creditor #: 88 Nicor Gas PO Box 310 Aurora, IL 60507-0310		-	05/13/2009 Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				1,281.32
Account No. Creditor #: 89 OK Transport Attn: Alex Shirshin 4029 E. 23rd Ave. Spokane, WA 99223		-	Corporate debt in name of N.B. Auto Inc., personally guaranteed by debtor.				600.00
Account No. 2423 Creditor #: 90 Orchard Bank c/o HSBC Bank Nevada, N.A. PO Box 60167 City Of Industry, CA 91716		-	Revolving Credit account.				Unknown
Account No. 5584-1800-1430-5455 Creditor #: 91 Philips & Cohen Associates, Ltd. c/o Advanta Business Card PO Box 48458 Oak Park, MI 48237		-	Revolving Corporate debt in name of N.B. Auto Inc., personally guaranteed by debtor.				12,731.39
Account No. Representing: Philips & Cohen Associates, Ltd.			Credit Collection Services 2 Wells Avenue DEPT: 773 Newton, MA 02459				
Sheet no. 26 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							14,612.71

B6F (Official Form 6F) (12/07) - Cont.

In re Zydrunas Masalskis, Debtor Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Philips & Cohen Associates, Ltd.				
Representing: Philips & Cohen Associates, Ltd.		1002 Justison Street Wilmington, DE 19801				
Account No. N/A		3/9/2009				
Creditor #: 92 Polish Reklama News, Inc. P.O. Box 300973 Chicago, IL 60630	-	Corporate debt in name of New Baltija, Inc., personally guaranteed by debtor.				1,115.00
Account No. 00001896WF		05/05/2009				
Creditor #: 93 RMS c/o UPS PO Box 20543 Lehigh Valley, PA 18002	-	Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				2,255.87
Account No.		DebtAlert				
Representing: RMS		4836 Brecksville Road P.O. Box 539 Richfield, OH 44286				
Account No.		UPS				
Representing: RMS		Lockbox 577 Carol Stream, IL 60132				
Sheet no. <u>27</u> of <u>37</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						3,370.87

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. Policy #: OC0211558		-	05/05/2009 Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				7,508.77	
Creditor #: 94 RMS c/o CNA Insurance PO Box 280431, 77 Hartland St., 401 East Hartford, CT 06128-0431								
Account No. 119754		-	Corporate debt in name of N.B. Auto, Inc., personally guaranteed by debtor.				525.00	
Creditor #: 95 Salvage Direct, Inc. c/o National City Attn: Karin Bain 127 W. Spring Street Titusville, PA								
Account No. 7084584406724 / 03340		-	Corporate debt in name of N.B. Auto, Inc., personally guaranteed by debtor.				160.84	
Creditor #: 96 Southwest Credit c/o AT&T Midwest BSC 5910 W. Plano Parkway, Suite 100 Plano, TX 75093								
Account No. 232010427540		-	Utility account.				2,125.33	
Creditor #: 97 Southwest Credit c/o ATT Mobility - ILL 5910 W. Plano Parkway, Suite 100 Plano, TX 75093								
Account No. 000386 C025 01		-	04/01/09 Monthly assessments.				350.45	
Creditor #: 98 Spoerlein Farm Condominium Assoc. c/o Lieberman Management Svcs 355 W. Dundee Rd., Ste. 110 Buffalo Grove, IL 60089								
Sheet no. <u>28</u> of <u>37</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	10,670.39

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Spoerlein Farm Condominium Assoc.		Lieberman Management Po Box 5723 Carol Stream, IL 60197-5723				
Account No. Trn. Ref # 20081211-00004478 Creditor #: 99 Sredniy Ovchinnikovsky 115184 Moscow Russia		12/11/08 Corporate debt in name of New Baltija Inc., personally guaranteed by debtor. - [2007 Jeep Gr. Cherokee 4X4]				15,870.00
Account No. Representing: Sredniy Ovchinnikovsky		Liudzmila Babraunichaya 3 Tatarskaya Street Minsk Russia				
Account No. Representing: Sredniy Ovchinnikovsky		Liudzmila Babraunichaya 55291 Pushkina Ave. Minsk Russia				
Account No. KEAI013917 Creditor #: 100 Stephen D. Burton & Associates. P.C c/o American President Lines 5450 East Fifth Street Tucson, AZ 85711		11/14/07 Corporate debt in name of New Baltija Inc., personally guaranteed by debtor. -				86,604.00
Sheet no. 29 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						102,474.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		American President Lines Ltd. 100 Central Avenue Building 400 South Kearny, NJ 07032				
Representing: Stephen D. Burton & Associates. P.C						
Account No.		American President Lines, LTD 100 Central Avenue Building 40C South Kearny, NJ 07032				
Representing: Stephen D. Burton & Associates. P.C						
Account No. 784399		Prior to 12/08 Mortgage account -				138,644.17
Creditor #: 101 Taylor Bean & Whitaker 1417 N. Magnolia Ave. Ocala, FL 34475						
Account No.		Taylor, Bean, & Whitaker Regular Payments P.O. Box 628204 Orlando, FL 32862				
Representing: Taylor Bean & Whitaker						
Account No. 136916		09/21/06 Corporate debt in name of New Baltija Inc., personally guaranteed by debtor. -				108,506.00
Creditor #: 102 Teller, Levit & Silvertrust, P.C. c/o American President Lines 11 East Adams Street Chicago, IL 60603						
Sheet no. 30 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						247,150.17

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 603532017515 Creditor #: 103 Thd/Cbsd Po Box 6497 Sioux Falls, SD 57117	-		Opened 7/30/04 Credit account.		X		11,765.00
Account No. 6035320175153814 Creditor #: 104 The Home Depot c/o Citibank N.A. (South Dakota) P.O. Box 689100 Des Moines, IA 50368-9100	-		Prior to 12/08 Credit account				11,734.38
Account No. OOMCF205 / JE3487 Creditor #: 105 Transworld Systems, Inc. c/o Pekin Insurance Co. 9525 Sweet Valley Drive Valley View, OH 44125	-		Personal debt.				132.63
Account No. Representing: Transworld Systems, Inc.			Transworld Systems Inc. PO Box 4903 Trenton, NJ 08650				
Account No. Representing: Transworld Systems, Inc.			Transworld Systems, Inc. PO Box 15630 Dept. 23 Wilmington, DE 19850				
Sheet no. 31 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 23,632.01

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 757044060004366367 Creditor #: 106 UAB Transela / Tomas Janusauskas c/o Vilniaus Bankas Kauno fil. Sanasos g. 41, 46231 Kaunas Lithuania		-	Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				6,084.00
Account No. 757044060004366367 / 300050020 Creditor #: 107 UAB Transela / Vilniaus Bankas Kauno fil. Attn: Tomas Janusauskas Sanasos g. 41, 46231 Kaunas Lithuania		-	Corporate debt in name of N.B. Auto Inc., personally guaranteed by debtor.				6,084.00
Account No. N/A Creditor #: 108 Ukam Express, Inc. Attn: Oleg Pavlyuk Des Plaines, IL 60016		-	11/23/2008 - 12/30/2008 Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				1,355.00
Account No. 409807 Creditor #: 109 United Lift Truck 1100 South 25th Avenue Bellwood, IL 60104		-	3/12/09 Corporate debt in name of N.B. Auto, Inc., personally guaranteed by debtor				934.45
Account No. Representing: United Lift Truck			United Lift Truck 2100 Bernice Road Lansing, IL 60438				
Sheet no. 32 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 14,457.45

B6F (Official Form 6F) (12/07) - Cont.

In re Zydrunas Masalskis, Debtor Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			United Lift Truck 40 W. 288 Wasco Road Wasco, IL 60183				
Representing: United Lift Truck							
Account No.			United Lift Truck PO Box 5948 Carol Stream, IL 60197				
Representing: United Lift Truck							
Account No. 00001896WF			Corporate debt in name of New Baltija, Inc., personally guaranteed by debtor, possible duplicate.				2,230.87
Creditor #: 110 UPS Lockbox 577 Carol Stream, IL 60132		-					
Account No.			DebtAlert 4836 Brecksville Road P.O. Box 539 Richfield, OH 44286				
Representing: UPS							
Account No.			Opened 09/18/2008 Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				19,086.40
Creditor #: 111 US 1 Logistics, LLC 280 Business Park Circle Suite 406 Saint Augustine, FL 32095		-					
Sheet no. 33 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			21,317.27

B6F (Official Form 6F) (12/07) - Cont.

In re Zydrunas Masalskis, Debtor Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			US 1 Logistics, LLC Send Payments PO Box 809107 Chicago, IL 60680				
Representing: US 1 Logistics, LLC							
Account No. 2627005375			Opened 3/01/07 Lease Vehicle; repossessed.				1,745.00
Creditor #: 112 Us Bank Po Box 130 Hillsboro, OH 45133		-			X		
Account No.			U.S.Bank, N.A. PO Box 790117 Saint Louis, MO 63179-0117				
Representing: Us Bank							
Account No.			US Bank PO Box 790408 Saint Louis, MO 63179-0408				
Representing: Us Bank							
Account No.			Corporate debt in name of N.B. Auto Inc., personally guaranteed by debtor.				600.00
Creditor #: 113 UZ Trans Inc. Attn: Jamshid Yulchiyev 1562 S. Parker Road, Ste. 304 Denver, CO 80231		-					
Sheet no. 34 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			2,345.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 842732427 Creditor #: 114 VW Credit, Inc. PO Box 3704 Hillsboro, OR 97123	-		Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				43,218.47
Account No. 718737513 Creditor #: 115 Washington Mutual 990 S. Second St. Coos Bay, OR 97420	-		Revolving Corporate debt in name of New Baltija, Inc., personally guaranteed by debtor.				64,490.69
Account No. Representing: Washington Mutual			Chase PO Box 182223 Columbus, OH 43218-2223				
Account No. 0718759020 Creditor #: 116 Washington Mutual JPMC National Retail Lockbox 1820 E. Sky Harbor Circle South Phoenix, AZ 85034	-		Revolving Corporate debt in name of N.B. Auto, Inc., personally guaranteed by debtor				13,786.71
Account No. Representing: Washington Mutual			Chase PO Box 182223 Columbus, OH 43218-2223				
Sheet no. 35 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							121,495.87

B6F (Official Form 6F) (12/07) - Cont.

In re **Zydrunas Masalskis**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Washington Mutual			Washington Mutual Bank Small Business Loan Servicing P.O. Box 34990 San Antonio, TX 78258				
Account No. 150819230220090 Creditor #: 117 Waste Management Attn: Billing Dept. 1411 Opus Place, Suite 400 Downers Grove, IL 60515		-	04/01/2009 Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				68.89
Account No. 177263587 Creditor #: 118 West Asset Management c/o AT&T 7171 Mercy Road Omaha, NE 68106		-	06/11/09 Corporate debt in name of N.B. Auto Inc., personally guaranteed by debtor.				249.04
Account No. Trn Ref # 20090115-00002098 Creditor #: 119 Yury Arlouski Pervomayskaya Ulitsa 56 Mogileva Belarus		-	1/15/09 Corporate debt in name of N.B. Auto, Inc. , personally guaranteed by debtor. [2008 Dodge Magnum]				5,115.00
Account No. 3715-493395-21004 Creditor #: 120 Zwicker & Associates, P.C. c/o American Express 80 Minuteman Rd Andover, MA 01810		-	05/20/2009 Corporate debt in name of New Baltija Inc., personally guaranteed by debtor.				14,748.39
Sheet no. 36 of 37 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							20,181.32

B6F (Official Form 6F) (12/07) - Cont.

In re Zydrunas Masalskis, Debtor Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
Account No. Representing: Zwicker & Associates, P.C.		American Express PO Box 0001 Los Angeles, CA 90096-0001						
Account No. Representing: Zwicker & Associates, P.C.		American Express Customer Service PO Box 981535 El Paso, TX 79998						
Account No. Representing: Zwicker & Associates, P.C.		American Exptress Express Cash PO Box 981531 El Paso, TX 79998						
Account No. Representing: Zwicket & Associates, P.C.		Zwicket & Associates, P.C. PO Box 101145 Birmingham, AL 35210						
Account No. 								
Sheet no. <u>37</u> of <u>37</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	0.00
							Total (Report on Summary of Schedules)	1,738,266.44

In re Zydrunas Masalskis,
Debtor

Case No. _____

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
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In re Zydrunas Masalskis,
Debtor

Case No. _____

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re Zydrunas Masalskis

Debtor(s)

Case No. _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Single	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	Shipping & Auto repair/sales	
Name of Employer	Self employed	
How long employed	10/2000 & 10/2005	
Address of Employer	7719 W. 60th Place Summit Argo, IL 60501	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

3. SUBTOTAL

\$ <u>0.00</u>	\$ <u>N/A</u>
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4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): _____

\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>N/A</u>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>0.00</u>	\$ <u>N/A</u>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify): _____

\$ <u>2,575.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

12. Pension or retirement income

13. Other monthly income

(Specify): _____

\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>2,575.00</u>	\$ <u>N/A</u>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>2,575.00</u>	\$ <u>N/A</u>
--------------------	---------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <u>2,575.00</u>	
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(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re Zydrunas Masalskis

Debtor(s)

Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,200.00
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:	\$	100.00
a. Electricity and heating fuel	\$	30.00
b. Water and sewer	\$	150.00
c. Telephone	\$	0.00
d. Other _____	\$	75.00
3. Home maintenance (repairs and upkeep)	\$	500.00
4. Food	\$	75.00
5. Clothing	\$	30.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	500.00
8. Transportation (not including car payments)	\$	50.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	\$	0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	90.00
d. Auto	\$	0.00
e. Other _____	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other _____	\$	0.00
c. Other _____	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other _____	\$	0.00
Other _____	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,825.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

Rent and utilities are projected as current realty is to be surrendered. Some expenses adjusted (telephone) as deductions taken on Business Income & Expense Report.

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	2,575.00
b. Average monthly expenses from Line 18 above	\$	2,825.00
c. Monthly net income (a. minus b.)	\$	-250.00

United States Bankruptcy Court
Northern District of Illinois

In re **Zydrunas Masalskis**
Debtor(s)

Case No. _____
Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
54 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **August 19, 2009**

Signature **/s/ Zydrunas Masalskis**
Zydrunas Masalskis
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Northern District of Illinois

In re Zydrunas Masalskis

Debtor(s)

Case No.

Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$46,000.00

SOURCE
2007:
New Baltija, Inc. (Gross Receipts): \$17,829,009
N.B. Auto, Inc. (Gross Receipts): \$15,654,614
Debtor's personal Wages (from the above corporations): \$46,000

\$42,667.00

2008:
New Baltija, Inc. (Gross Receipts): \$17,028,508
New Baltia, LLC (Gross Receipts): \$40,015
N.B. Auto, Inc. (Gross Receipts): \$18,953,392
Debtor's personal Wages (from the above corporations): \$42,667

AMOUNT
\$20,600.00

SOURCE
2009:
New Baltija, Inc. & N.B. Auto, Inc. (Combined approx. gross ytd): \$18,000,000
Debtor's approx. gross wages: \$20,600

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None ☒ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Robert Williams v. N.B. Auto, Inc. & Eligius Majauskas No. 07-L-013689	Breach of Contract	Cook County, Illinois	Pending
National City Bank v. Zydrunas Masalskis, Gold Job Construction, Inc., et al. No. 09-CH-2928	Foreclosure	DuPage County, Illinois	Pending.

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
US Bank PO Box 790117 Saint Louis, MO 63179	April 2009	Leased vehicle; vol repo due to flood damage; insurnace claim at aprox.\$60,000 which went directly to creditor.
Audi Financial Services PO Box 17497 Baltimore, MD 21297-1497	May 2009	Leased Audi; repossessed.
VW Credit, Inc. PO Box 3704 Hillsboro, OR 97123	05/27/09	Leased Audi; repossessed.

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
Leased Mercedes S550; value unknown.	Flood damage; "total loss"; American Family Insurance paid to U.S. Bank (lien holder/lessor) aprox. \$60,000; deficiency to U.S. Bank in schedule F.	April 2009

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Kaplan Law Offices, P.C. 4043 Dempster Skokie, IL 60076	05 June 2009	\$500.00
Kaplan Law Offices, P.C. 4043 Dempster Skokie, IL 60076	19 August 2009	\$1,500.00

10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Beak Transport Company 212 Kazwell Street Willow Springs, IL 60480 Employer	Nov/Dec. 2008	1999 Trailer; \$2000

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
New Baltija, Inc.	36-4402512	7719 W. 60th Place Summit Argo, IL 60501	Transport & shipping	31 October 2000 to present
New Baltia, LLC	26-2741187	1025 Courtland Drive Buffalo Grove, IL 60089	Transport & Shipping	21 May 2008 to December 2008
N B Auto, Inc.	42-1681680	7719 W. 60th Place Summit Argo, IL 60501	Autobody Shop	05 October 2005 to present

None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	--

22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
Marijus Jeneliauskas	812 Bonnie Brae Drive Downers Grove, IL 60516	Company closed aprox. Dec. 2008.

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

23 . Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	--------------------------------	--

24. Tax Consolidation Group.

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 19, 2009 Signature /s/ Zydrunas Masalskis
Zydrunas Masalskis
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

United States Bankruptcy Court
Northern District of Illinois

In re **Zydrunas Masalskis**

Debtor(s)

Case No.

Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: 5th 3rd Bk	Describe Property Securing Debt: Residence/Townhouse: 1025 Courtland Drive Buffalo Grove, Illinois 60089
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Charter One	Describe Property Securing Debt: Residence/Townhouse: 1025 Courtland Drive Buffalo Grove, Illinois 60089
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 3	
Creditor's Name: Citibankna	Describe Property Securing Debt: Residence/Townhouse: 1025 Courtland Drive Buffalo Grove, Illinois 60089
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 4	
Creditor's Name: Natl City	Describe Property Securing Debt: Investment/Single Family Spec House: 924 S. Thurlow Hinsdale, illinois 60521
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 5	
Creditor's Name: Ntl City Mtg	Describe Property Securing Debt: Investment/Single Family Spec House: 924 S. Thurlow Hinsdale, illinois 60521
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

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Page 3

Property No. 6	
Creditor's Name: Taylor Bean	Describe Property Securing Debt: Residence/Townhouse: 1025 Courtland Drive Buffalo Grove, Illinois 60089
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date August 19, 2009

Signature /s/ Zydrunas Masalskis
Zydrunas Masalskis
Debtor

United States Bankruptcy Court

Northern District of Illinois

In re Zydrunas Masalskis

Debtor(s)

Case No.

Chapter

7**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>1,701.00</u>
Prior to the filing of this statement I have received.....	\$	<u>1,701.00</u>
Balance Due.....	\$	<u>0.00</u>

2. \$ 299.00 of the filing fee has been paid.
3. The source of the compensation paid to me was:
☒ Debtor ☐ Other (specify):
4. The source of compensation to be paid to me is:
☒ Debtor ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - [Other provisions as needed]
Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: August 19, 2009/s/ Alexey Y. Kaplan (Kaplan Law Offices, P.C.)

Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494

Kaplan Law Offices, P.C.

4043 Dempster

Skokie, IL 60076

847-676-8600 Fax: 847-676-8601

ayk@ameritech.net

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Alexey Y. Kaplan (Kaplan Law Offices, P.C.)
6272494

Printed Name of Attorney

Address:

4043 Dempster
Skokie, IL 60076
847-676-8600
ayk@ameritech.net

X **/s/ Alexey Y. Kaplan (Kaplan Law**
Offices, P.C.) **August 19, 2009**
Signature of Attorney Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Zydrunas Masalskis

Printed Name(s) of Debtor(s)

Case No. (if known) _____

X **/s/ Zydrunas Masalskis** **August 19, 2009**
Signature of Debtor Date

X _____
Signature of Joint Debtor (if any) Date

**United States Bankruptcy Court
Northern District of Illinois**

In re **Zydrunas Masalskis**

Debtor(s)

Case No.

Chapter

7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: **196**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **August 19, 2009**

/s/ Zydrunas Masalskis

Zydrunas Masalskis

Signature of Debtor

5th 3rd Bk
38 Fountain Sq Pl
Cincinnati, OH 45202

ABT TV
P.O. Box 960061
Orlando, FL 32896

Abt Tv/Gemb
Po Box 981439
El Paso, TX 79998

Adkins Transport
Attn: Ronnie Adkins
10 Hillside Way
Dresden, ME 04342

ADT Security Services Inc.
PO Box 371967
Pittsburgh, PA 15250-7967

Advanta Bk
Welsh And Mckean R
Horsham, PA 19044

Agata Stanislavovna Matseykyanets
Ul. Artileriyskaya 28
G. Lida
Belarus

Aliaksandr Boniushka Victorovich
40-43 Yakubova Str.
Minsk
Belarus

Aliaksei Papok Nikalaevich
6-106 Gintovta Str.
Minsk
Belarus

Alliant Law Group, P.C.
c/o AT&T
PO Box 468569
Atlanta, GA 31146

Alliant Law Group, P.C.
2860 Zanker Road, Suite 105
San Jose, CA 95134

American Express
PO Box 0001
Los Angeles, CA 90096-0001

American Express
Customer Service
PO Box 981535
El Paso, TX 79998

American Exptress
Express Cash
PO Box 981531
El Paso, TX 79998

American President Lines
c/o Teller, Levit, & Silvertrust, P
11 East Adams St.
Chicago, IL 60603

American President Lines
Attn: Rebecca Ruiz
116 Inverness Drive East Ste. 400
Englewood, CO 80112

American President Lines
c/o Stephen D. Burton & Assoc., PC
5450 E. Fifth St.
Tucson, AZ 85711

American President Lines Ltd.
100 Central Avenue
Building 400
South Kearny, NJ 07032

American President Lines, LTD
100 Central Avenue
Building 40C
South Kearny, NJ 07032

Andrei Vladimirovich Kazhemiaka
16-4 Parkovaia Str. D. Stankovo Obl
Minskaya Dzerzhinski R-N
Belarus

Andrejus Presniakovas
Baltic Auto Shipping, Inc.
16189 New Ave.
Lemont, IL 60439

Andreou & Casson, Ltd.
661 West Lake Street
Suite 2 North
Chicago, IL 60661

AT&T
Po Box 6428
Carol Stream, IL 60197-6428

AT&T
P.O. Box 8100
Aurora, IL 60507

AT&T
P.O. Box 8100
Aurora, IL 60507

AT&T
P.O. Box 8100
Aurora, IL 60507

AT&T
5020 Ash Grove Road
Springfield, IL 62711

Audi Financial Services
PO Box 17497
Baltimore, MD 21297-1497

Authentic Business Systems, Inc.
9217 Gulfstream
Frankfort, IL 60423

Bank of America
Business Card
PO Box 15710
Wilmington, DE 19886

Bank of America
PO Box 650071
Dallas, TX 75265-0071

Bank of America
PO Box 650071
Dallas, TX 75265-0071

Bank of America
PO Box 15726
Wilmington, DE 19886-5726

Bank of America
PO Box 15026
Wilmington, DE 19850

Bank of America
PO Box 15019
Wilmington, DE 19886-5019

Bank of America
Customer Correspondence
PO Box 15184
Wilmington, DE 19850

Bank of America
PO Box 53101
Phoenix, AZ 85072

Best Buy/Reward Zone Program Master
PO Box 17051
Baltimore, MD 21297

Best Buy/Reward Zone Program Master
PO Box 80045
Salinas, CA 93912

Bk Of Amer
4060 Ogletown/Stan
Newark, DE 19713

Bk Of Amer
P.O. Box 15027
Wilmington, DE 19850

Bloomington's Insider
P.O. Box 183083
Columbus, OH 43218

Bloomington's Insider
Customer Service
P.O. Box 8118
Mason, OH 45040

Bloomington's Insider
Credit Bureau Dispute Verification
P.O. Box 8218
Mason, OH 45040

Bloomington's Insider
Collection Services
9111 Duke Boulevard
Mason, OH 45040

Buckeye Transcor, Inc.
Attn: Chris & Bill VanSchoyck
PO Box 193
Columbus Grove, OH 45830

Buckeye Transcor, Inc.
211 E. Sycamore St.
PO Box 193
Columbus Grove, OH 45830

C.C.S.
P.O. Box 55126
Boston, MA 02205-5126

Capital One
PO Box 71083
Charlotte, NC 28272

Capital One, N.A.
P.O. Box 6492
Carol Stream, IL 60197

CBA
PO Box 5013
Hayward, CA 94540-5013

CCS
P.O. Box 9134
Needham Heights, MA 02494

CCS
PO Box 55126
Boston, MA 02205-5126

CDA Trans. Corp.
Attn: Adem Cesir
5137 N. Nottingham
Chicago, IL 60656

CEDA
208 South LaSalle, Ste. 1900
Chicago, IL 60604

CentralDispatch.com
3525 Del Mar Heights Rd. #212
San Diego, CA 92130

Charter One
1 Citizens Dr
Riverside, RI 02915

Charter One
P.O. Box 42002
Providence, RI 02940-2002

Charter One Consumer Loan Servicing
P.O Box 42002
Providence, RI 02940-2002

Chase
800 Brooksedge Blv
Westerville, OH 43081

Chase
Bank One Card Serv
Westerville, OH 43081

Chase
c/o Cardmember Services
PO Box 15153
Wilmington, DE 19886

Chase
c/o Cardmember Services
PO Box 15153
Wilmington, DE 19886

Chase
c/o Cardmember Services
PO Box 15153
Wilmington, DE 19886

Chase
Cardmember Service
PO Box 15298
Wilmington, DE 19850-5298

Chase
Cardmember Services
PO Box 15298
Wilmington, DE 19850-5298

Chase
c/o Cardmember Services
PO Box 15153
Wilmington, DE 19886

Chase
PO Box 182223
Columbus, OH 43218-2223

Chase
PO Box 182223
Columbus, OH 43218-2223

Chase (Inquiries)
P.O. Box 15298
Wilmington, DE 19850

Chase (Inquiries)
Cardmember Services
PO Box 15298
Wilmington, DE 19850-5298

Chopp Commercial Properties, LLC
9100 West Plainfield Road
Brookfield, IL 60513

CitiBank, N.A.
PO Box 209012
Brooklyn, NY 11220-9012

Citibankna
1000 Technology Dr
O Fallon, MO 63368

Collection Bureau of America
c/o DS Waters of North America
PO Box 5013
Hayward, CA 94540-5013

ComEd
PO Box 6111
Carol Stream, IL 60197

Credit Collection Services
c/o Founders Insurance
Two Wells Ave., Dept 9134
Newton Center, MA 02459

Credit Collection Services
Two Wells Ave., Dept 9134
Newton, MA 02459

Credit Collection Services
c/o Commonwealth Edison
2 Wells Aven. DEPT: 773
Newton, MA 02459

Credit Collection Services
2 Wells Avenue
DEPT: 773
Newton, MA 02459

DAK Transport
Attn: Andy Skladanowski
9335 W. Peninsula Ct.
Monee, IL 60452

DebtAlert
4836 Brecksville Road
P.O. Box 539
Richfield, OH 44286

DebtAlert
4836 Brecksville Road
P.O. Box 539
Richfield, OH 44286

Direct Merchants Bank
PO Box 17313
Baltimore, MD 21297-1313

Direct Merchants Bank
PO Box 5250
Carol Stream, IL 60197-9641

Discover
PO Box 6103
Carol Stream, IL 60197-6103

Discover Business Card
PO Box 15316
Wilmington, DE 19850

Discover Fin
Pob 15316
Wilmington, DE 19850

Discover Fin
Pob 15316
Wilmington, DE 19850

Dsnb Bloom
9111 Duke Blvd
Mason, OH 45040

Dsnb Macys
9111 Duke Blvd
Mason, OH 45040

Dzmitry Zubovich
G. Bobruysk UL.
Belarus

Encore Receivable Management, Inc.
400 N. Rogers Rd.
PO Box 3330
Olathe, KS 66063-3333

FeEx Corporation
Revenue Recovery Department
Po Box 94515
Palatine, IL 60094-4515

FIA Card Services
P.O. Box 15019
Wilmington, DE 19886

Fia Csna
4060 Ogletown/Stan
Newark, DE 19713

Fifth Third Bank
5050 Kingsley Dr
Cincinnati, OH 45263

Financial Recovery Services, Inc.
c/o Chase
PO Box 385908
Minneapolis, MN 55438-5908

First Midwest Bank
Payment Processing
P.O. Box 9003
Gurnee, IL 60031

Founders Insurance Company
1645 E. Birchwood Ave.
Des Plaines, IL 60018

GE Money Bank
P.O. Box 981127
El Paso, TX 79998-1127

GE Money Bank (Billing Inquiries)
P.O. Box 981438
El Paso, TX 79998-1438

GE Money Bank (Mail Payment)
PO Box 960061
Orlando, FL 32896-0061

Gorgasal Trucking LLC
Attn: Ruslan Khukhua
11822 E. Fair Ave.
Greenwood Village, CO 80111

Hanna Ignatievna Kashkan
Tristenets Uzdenskiy R-N
Minsk
Belarus

Hanna Kurpeshka
87-101 Oktyabrskaya
Soligorsk
Belarus

Harris Bank
c/o Billing Department
Serv. Dept. D P.O.Box 5043
Rolling Meadows, IL 60008

Harris N.A.
P.O. Box 94033
Palatine, IL 60094-4033

Heaver Scott Beyers & Mihlar, LLC
60 West Randolph, Ste. 200
Chicago, IL 60601

Heavner Scott Beyers & Mihlar, LLC
111 E. Main St., Ste. 200
Decatur, IL 62523

Hinckley Springs
c/o DS Waters of America, Inc.
PO BOX 660579
Dallas, TX 75266-0579

Hinckley Springs
c/o DS Waters of America, Inc.
PO BOX 660579
Dallas, TX 75266-0579

Hinckley Springs
PO BOX 660579
Dallas, TX 75266-0579

Hsbc Bank
Po Box 5253
Carol Stream, IL 60197

I.C. Systems, Inc.
444 Highway 96 East
PO Box 64887
Saint Paul, MN 55164

I.C. Systems, Inc.
P.O. Box 64138
Saint Paul, MN 55164-0138

IBG, Inc.
P.O. Box 1120
Barbourville, KY 40906

IBG, Inc.
P.O. Box 1120
Barbourville, KY 40906

Insurance Auto Auctions
Two Westbrook Center
Suite 500
Westchester, IL 60154

Jacobs Transportation Inc.
Attn: Orfilida Flores
3720 W. Fullerton
Chicago, IL 60647

JP Morgan Chase Bank, N.A.
Fraud Recovery Investigations
PO Box 710988
Columbus, OH 43271

Lieberman Management
Po Box 5723
Carol Stream, IL 60197-5723

Liudzmila Babraunichaya
3 Tatarskaya Street
Minsk
Russia

Liudzmila Babraunichaya
55291 Pushkina Ave.
Minsk
Russia

Macy's
111 Boulder Industrial Drive
Bridgeton, MO 63044

Macy's
PO Box 183084
Columbus, OH 43218-3084

Macy's
PO Box 689195
Des Moines, IA 50368-9195

Macy's
P.O. Box 689195
Des Moines, IA 50368

Mako Properties
7742 W. 61st Place
Summit Argo, IL 60501

Maslovsky & Associates, LTD.
c/o Ala Moverer
555 Skokie Blvd., Ste. 500
Northbrook, IL 60062

Merril Lynch
FIA Card Services
P.O. Box 15026
Wilmington, DE 19850

Mile Trucking, Inc.
9036 W. 91st Place
Hickory Hills, IL 60457

Mpls Auto Auction
Manheim Minneapolis
8001 Jefferson Hwy, PO Box 408
Maple Grove, MN 55369

Mpls Auto Auction
Manheim Orlando
11801 West Colonial Drive
Ocoee, FL 34761

Mr. Robert Williams
c/o Faklis & Tallis
35 E. Wacker Drive, Ste. 2250
Chicago, IL 60601

Natalia Borisovna Tsimoshchanka
4-2-3 Koltsova Str.
Minsk
Belarus

National City
PO Box 856176
Louisville, KY 40285-6176

National City
PO Box 4068
Kalamazoo, MI 49003

National City
PO Box 4068
Kalamazoo, MI 49003

National City
Regular Monthly Payments
P.O. Box 856153
Louisville, KY 40285

National City
PO Box 2349
Kalamazoo, MI 49003-2349

National City
P.O. Box 856176
KY 40284

National City
Customer Service
PO Box 3038 K-A16-1J
Kalamazoo, MI 49003

National City
PO Box 856176
Louisville, KY 40285-6176

National City
PO Box 2349
Kalamazoo, MI 49003-2349

National City Bank
P.O. Box 5570, Loc 7107
Cleveland, OH 44101-0570

Natl City
Po Box 94982
Cleveland, OH 44101

Nicor Gas
1844 Ferry Road
Naperville, IL 60563

Nicor Gas
PO Box 310
Aurora, IL 60507-0310

Ntl City Mtg
3232 Newark Dr
Miamisburg, OH 45342

OK Transport
Attn: Alex Shirshin
4029 E. 23rd Ave.
Spokane, WA 99223

Orchard Bank
c/o HSBC Bank Nevada, N.A.
PO Box 60167
City Of Industry, CA 91716

Philips & Cohen Associates, Ltd.
c/o Advanta Business Card
PO Box 48458
Oak Park, MI 48237

Philips & Cohen Associates, Ltd.
1002 Justison Street
Wilmington, DE 19801

Polish Reklama News, Inc.
P.O. Box 300973
Chicago, IL 60630

RMS
c/o UPS
PO Box 20543
Lehigh Valley, PA 18002

RMS
c/o CNA Insurance
PO Box 280431, 77 Hartland St., 401
East Hartford, CT 06128-0431

Salvage Direct, Inc.
c/o National City Attn: Karin Bain
127 W. Spring Street
Titusville, PA

Southwest Credit
c/o AT&T Midwest BSC
5910 W. Plano Parkway, Suite 100
Plano, TX 75093

Southwest Credit
c/o ATT Mobility - ILL
5910 W. Plano Parkway, Suite 100
Plano, TX 75093

Spoerlein Farm Condominium Assoc.
c/o Lieberman Management Svcs
355 W. Dundee Rd., Ste. 110
Buffalo Grove, IL 60089

Sredniy Ovchinnikovsky
115184 Moscow
Russia

Stephen D. Burton & Associates. P.C
c/o American President Lines
5450 East Fifth Street
Tucson, AZ 85711

Taylor Bean
101 Ne 2nd Street
Ocala, FL 34470

Taylor Bean & Whitaker
1417 N. Magnolia Ave.
Ocala, FL 34475

Taylor, Bean, & Whitaker
Regular Payments
P.O. Box 628204
Orlando, FL 32862

Teller, Levit & Silvertrust, P.C.
c/o American President Lines
11 East Adams Street
Chicago, IL 60603

Thd/Cbsd
Po Box 6497
Sioux Falls, SD 57117

The Home Depot
c/o Citibank N.A. (South Dakota)
P.O. Box 689100
Des Moines, IA 50368-9100

Transworld Systems Inc.
PO Box 4903
Trenton, NJ 08650

Transworld Systems, Inc.
c/o Pekin Insurance Co.
9525 Sweet Valley Drive
Valley View, OH 44125

Transworld Systems, Inc.
PO Box 15630 Dept. 23
Wilmington, DE 19850

U.S.Bank, N.A.
PO Box 790117
Saint Louis, MO 63179-0117

UAB Transela / Tomas Janusauskas
c/o Vilniaus Bankas Kauno fil.
Sanasos g. 41, 46231 Kaunas
Lithuania

UAB Transela / Vilniaus Bankas
Kauno fil. Attn: Tomas Janusauskas
Sanasos g. 41, 46231 Kaunas
Lithuania

Ukam Express, Inc.
Attn: Oleg Pavlyuk
Des Plaines, IL 60016

United Lift Truck
1100 South 25th Avenue
Bellwood, IL 60104

United Lift Truck
2100 Bernice Road
Lansing, IL 60438

United Lift Truck
40 W. 288 Wasco Road
Wasco, IL 60183

United Lift Truck
PO Box 5948
Carol Stream, IL 60197

UPS
Lockbox 577
Carol Stream, IL 60132

UPS
Lockbox 577
Carol Stream, IL 60132

US 1 Logistics, LLC
280 Business Park Circle
Suite 406
Saint Augustine, FL 32095

US 1 Logistics, LLC
Send Payments
PO Box 809107
Chicago, IL 60680

Us Bank
Po Box 130
Hillsboro, OH 45133

US Bank
PO Box 790408
Saint Louis, MO 63179-0408

UZ Trans Inc.
Attn: Jamshid Yulchiyev
1562 S. Parker Road, Ste. 304
Denver, CO 80231

VW Credit, Inc.
PO Box 3704
Hillsboro, OR 97123

Washington Mutual
990 S. Second St.
Coos Bay, OR 97420

Washington Mutual
JPMC National Retail Lockbox
1820 E. Sky Harbor Circle South
Phoenix, AZ 85034

Washington Mutual Bank
Small Business Loan Servicing
P.O. Box 34990
San Antonio, TX 78258

Waste Management
Attn: Billing Dept.
1411 Opus Place, Suite 400
Downers Grove, IL 60515

West Asset Management
c/o AT&T
7171 Mercy Road
Omaha, NE 68106

Yury Arlouski
Pervomayskaya Ulitsa 56
Mogileva
Belarus

Zwicker & Associates, P.C.
c/o American Express
80 Minuteman Rd
Andover, MA 01810

Zwicket & Associates, P.C.
PO Box 101145
Birmingham, AL 35210

**United States Bankruptcy Court
Northern District of Illinois**

In re **Zydrunas Masalskis**

Debtor(s)

Case No.

Chapter

7

AFFIDAVIT EVIDENCING COMPLIANCE WITH GENERAL RULE 39

Affiant is the attorney of record for

Zydrunas Masalskis

and has knowledge of the matters covered by this affidavit and has read General Rule 39.

Affiant has not directly or indirectly solicited employment by the above-named party or parties, and knows of no solicitation of said party or parties by any person that has resulted in the employment of the affiant, except (here state all exceptions, or if none state "no exception").

No Exception.

Affiant has not paid, or promised to pay, and knows of no payment or promise of payment to the above-named party, or parties, of the costs of this case, or of the medical, living or other expenses of any party, or of any part of an attorney's fee, or of any portion of the recovery by suit or settlement herein to any person whatever other than the above-named party or parties and the attorneys of record herein, except (here state all exceptions, or if none state "no exception").

No Exception.

Affiant has filed contemporaneously herewith a signed copy of any written contingent fee agreement applicable to his compensation for representing the above-named party or parties in this action and represents that signed copy thereof has been furnished to each party whom he represents; if no copy of a contingent fee agreement is filed herewith, affiant represents that his compensation for services in this case is not on a contingent basis.

I, **Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494**, certify under penalty of perjury that the above is true and correct.

Executed on **August 19, 2009**

/s/ Alexey Y. Kaplan (Kaplan Law Offices, P.C.)

Signature

**Alexey Y. Kaplan (Kaplan Law Offices, P.C.)
6272494**

United States Bankruptcy Court
Northern District of Illinois

In re **Zydrunas Masalskis**

Debtor(s)

Case No.

Chapter

7

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

☐ I, _____, the debtor in the above-styled case, hereby certify that on _____, I completed an instructional course in personal financial management provided by _____, an approved personal financial management provider.

Certificate No. (if any):_____.

☐ I, _____, the debtor in the above-styled case, hereby certify that no personal financial management course is required because of *[Check the appropriate box.]*:

☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);

☐ Active military duty in a military combat zone; or

☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: **/s/ Zydrunas Masalskis**
Zydrunas Masalskis

Date: **August 19, 2009**

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Disclosure Pursuant to 11 U.S.C. §527(a)(2)

You are notified:

1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

**IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE
SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION
PREPARER.**

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

United States Bankruptcy Court
Northern District of Illinois

In re **Zydrunas Masalskis**

Debtor(s)

Case No.

Chapter

7

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ **36,021,915.00**

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income \$ **3,000,000.00**

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor) \$ **0.00**

4. Payroll Taxes **0.00**

5. Unemployment Taxes **0.00**

6. Worker's Compensation **0.00**

7. Other Taxes **0.00**

8. Inventory Purchases (Including raw materials) **0.00**

9. Purchase of Feed/Fertilizer/Seed/Spray **0.00**

10. Rent (Other than debtor's principal residence) **0.00**

11. Utilities **0.00**

12. Office Expenses and Supplies **0.00**

13. Repairs and Maintenance **0.00**

14. Vehicle Expenses **0.00**

15. Travel and Entertainment **0.00**

16. Equipment Rental and Leases **0.00**

17. Legal/Accounting/Other Professional Fees **0.00**

18. Insurance **0.00**

19. Employee Benefits (e.g., pension, medical, etc.) **0.00**

20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts (Specify):

DESCRIPTION	TOTAL
Cost of goods sold (New Baltija, Inc.)	1,335,000.00
Repairs & maintenance (New Baltija, Inc.)	1,350.00
Rents (New Baltija, Inc.)	6,055.00
Interest (New Baltija, Inc.)	500.00
Advertising (New Baltija, Inc.)	280.00
Automobile & truck expense (New Baltija, Inc.)	1,000.00
Bank charges (New Baltija, Inc.)	2,500.00
Delivery & freight (New Baltija, Inc.)	51,000.00
Discounts (New Baltija, Inc.)	1,530.00
Equipment rent (New Baltija, Inc.)	415.00
Insurance (New Baltija, Inc.)	310.00
Legal & professional (New Baltija, Inc.)	295.00
Office expenses (New Baltija, Inc.)	55.00
Postage (New Baltija, Inc.)	1,550.00
Telephone (New Baltija, Inc.)	285.00
Utilities (New Baltija, Inc.)	670.00
Subcontractors (New Baltija, Inc.)	10,500.00

21. Other (Specify):

DESCRIPTION	TOTAL
Cost of goods sold (N B Auto, Inc.)	1,456,000.00
Repairs & Maintenance (N B Auto, Inc.)	835.00

Rents (N B Auto, Inc.)	6,665.00
Interest (N B Auto, Inc.)	2,000.00
Advertising (N B Auto, Inc.)	100.00
Automobile & truck expenses (N B Auto, Inc.)	2,600.00
Bank charges (N B Auto, Inc.)	2,500.00
Delivery & freight (N B Auto, Inc.)	101,000.00
Discounts (N B Auto, Inc.)	3,060.00
Insurance (N B Auto, Inc.)	750.00
Legal & professional (N B Auto, Inc.)	800.00
Office expenses (N B Auto, Inc.)	450.00
Permtis & fees (N B Auto, Inc.)	50.00
Postage (N B Auto, Inc.)	230.00
Telephone (N B Auto, Inc.)	235.00
Utilities (N B Auto, Inc.)	605.00
Subcontractors (N B Auto, Inc.)	6,250.00

22. Total Monthly Expenses (Add items 3-21)

\$ 2,997,425.00

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2)

\$ 2,575.00

United States Bankruptcy Court
Northern District of Illinois

In re **Zydrunas Masalskis**,
Debtor

Case No. _____

Chapter **7**

DECLARATION OF COMPLIANCE WITH RULE 9009

The undersigned is the attorney for the debtor in this case.

The undersigned declares under penalty of perjury that the Schedules and Forms filed in this case for the debtor were computer generated using *Best Case Bankruptcy* and conform with those prescribed by Bankruptcy Rule 9009.

Date **August 19, 2009**

/s/ Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494
Signature of attorney
Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494
Kaplan Law Offices, P.C.
4043 Dempster
Skokie, IL 60076
847-676-8600

United States Bankruptcy Court
Northern District of Illinois

In re **Zydrunas Masalskis**

Debtor(s)

Case No.

Chapter

7

PAYMENT ADVICES COVER SHEET
UNDER 11 U.S.C. § 521(a)(1)(B)(iv)

I, **Zydrunas Masalskis**, declare under penalty of perjury that the foregoing is true and correct (CHECK ONE OF THESE BOXES):

- ☐ I have not been employed by any employer within the 60 days before the date of the filing of the petition.
- ☐ I was employed by an employer within 60 days before the date I filed my bankruptcy petition, but I have not received payment advices or other evidence of payment because ____
- ☐ I have received payment advices or other evidence of payment within 60 days before the date I filed my bankruptcy petition from any employer, and they are attached.

Date **August 19, 2009**

Signature **/s/ Zydrunas Masalskis**
Zydrunas Masalskis
Debtor

STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

/s/ Zydrunas Masalskis

Debtor's Signature

August 19, 2009

Date